



Genworth®
Financial

GENWORTH FINANCIAL 2007 COST OF CARE SURVEY

MARCH 2007

Home Care Providers, Assisted Living Facilities
and Nursing Homes

LETTER FROM BUCK STINSON

If you follow news headlines about healthcare issues, you know there's a growing interest across state governments to engage in policy that ultimately increases awareness of the importance of long term care planning. As the growing U.S. population ages into Social Security and Medicare, the burden of long term care planning is up to the individual. And the priority health issue among older Americans is the cost of care.

Genworth Financial commissions an annual survey because it helps us keep an eye on rising costs in different markets and how that affects long term care issues. We also share the survey results because helping people like you understand your options and prepare for uncertainty in a world of shifting responsibilities is at the heart of what we do at Genworth Financial.

This survey is the most comprehensive of its kind in the industry and includes data points from over 10,000 nursing homes, assisted living facilities, and home care providers across the country. Financial professionals and consumers rely on these survey results each year as they plan for long term care needs.

This year, we took advantage of four years of consistent data collection and methodology to identify trends across the care types and regions. Our findings were enlightening. Overall, we found the cost of care within facility-based providers steadily increased over the four-year time frame, yet home care costs remained relatively flat with a compound annual inflation rate of just 2.74%. We believe this relative stability represents an increase in demand for these services and the proliferation of providers, which allow older Americans to receive care in the comfort of their own home. We share some of the results of the four-year data trends in a new section in this year's survey: Historical Trends and Findings.

While the increases in the costs of home care services have remained stable over the last four years, the overall costs for these services as well as facility-based care remain high. That is why we encourage you to review the results of our study and understand the rates by region and type of care. It's not a surprise that the cost of care remains high, but we hope this tool helps you make informed decisions when planning for those costs today and in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Buck Stinson", with a stylized flourish at the end.

Buck Stinson
President and CEO
Genworth Financial Long Term Care Insurance Division

EXECUTIVE SUMMARY

Genworth Financial's current cost of care survey is based on information gathered by CareScout in January and February 2007. Telephone interviews were conducted in 90 separate regions¹ across the U.S., with more than 10,000 home health, assisted living, and nursing home providers completing surveys.

Home Care

Home care providers were classified into two types according to their certification and licensure status. The two provider types are:

- Medicare certified home care providers: these providers are also licensed.
- Non-certified but licensed home care providers.

Researchers surveyed certified home care providers to determine the hourly private pay rates charged by such providers for the services of a "home health aide."

Researchers surveyed non-certified but licensed home care providers to determine the hourly private pay rates charged by such providers for the services of a "home health aide" and for the services of a "homemaker."

Home Health Aide Services

- **Certified Home Care Provider Rate.** Nationally, the average hourly private pay rate charged by a certified home care agency for home health aide services (including rates associated with the delivery of skilled care) is \$32.37. This rate represents a 10.6% decline compared with the Genworth 2006 survey results. Viewed historically over three² years, the cost of this service has increased yearly as evidenced by a 2.25% compound annual inflation rate from 2005 to 2007.
- **Non-certified but Licensed Provider Rate.** Nationally, the average hourly private pay

rate charged by a non-certified but licensed home care provider for home health aide services is \$18.57. This rate represents a 16.2% decline compared with the Genworth 2006 survey results. Viewed historically over four years, the cost of this service has remained relatively flat as evidenced by a 0.3% compound annual inflation rate from 2004 to 2007.

Homemaker Services

- **Non-certified but Licensed Provider Rate.** Nationally, the average hourly private pay rate charged by a non-certified but licensed home care provider for homemaker services is \$17.46/hr. This rate represents a 1.5% decline compared with Genworth 2006 survey results. Viewed historically over four years, the cost of this service has remained relatively flat as evidenced by a 1.6% compound annual inflation rate from 2004 to 2007.

Assisted Living Facilities

Assisted living facilities (ALFs) were surveyed to determine the private-pay rates for one-bedroom units. All ALFs surveyed were licensed by the state as assisted living facilities or other comparable residential care facilities.

- Nationally, the average monthly cost for a one-bedroom unit is \$2,714.38 (implying a daily rate of \$89.24/day), reflecting an average annual cost of \$32,572.56. The average monthly cost increased about 1% compared to the 2006 average monthly cost (\$2,691.20). These rates exclude any one-time community or entrance fees.



¹ Previous Genworth cost of care surveys included 88 regions. The 2007 survey includes two additional regions: Richmond, Virginia and Nashville, Tennessee.

² Consistent methodology has been applied to this cost category for the previous three years of Genworth surveys.

- Viewed historically over four years, the cost of a one-bedroom unit in an assisted living facility has increased steadily year upon year, as evidenced by a 4.2% compound annual inflation rate from 2004 to 2007.
- Boston, Massachusetts (\$57,042 excluding community fees) and the non-urban areas of New Jersey (\$56,801 excluding community fees) have the highest annual costs for one-bedroom units in ALFs.
- North Dakota and Arkansas have the lowest annual cost for one-bedroom units in ALFs (approximately \$20,000 excluding community fees).
- The 2007 Genworth survey shows that, on average, the cost of care for a one-bedroom unit in urban areas across America was 14.7% greater than in non-urban areas. The areas with the greatest disparity in ALF rates between urban and non-urban regions are New York, New York (53%), Austin, Texas (43%), and Philadelphia, Pennsylvania (42%).
- 35% of the ALFs surveyed charged a one-time fee, commonly referred to as a community or entrance fee, ranging from \$25 to \$120,000 with a national average one-time fee of \$1,621.08.
- Viewed historically over four years, the cost of a private nursing home room has increased steadily year upon year, as evidenced by a 4.7% compound annual inflation rate from 2004 to 2007.
- Alaska (\$196,735), New York City (\$135,853), and the non-urban areas of Connecticut (\$120,479) have the most expensive annual private room nursing home rates in the country.
- Louisiana and Missouri's non-urban areas (i.e., excluding St. Louis and Kansas City), had the least expensive annual nursing home rates, costing about \$44,000.
- Nationally, the average annual cost for a semi-private (double occupancy) room is \$65,985 (\$180.78/day), reflecting a 5.5% increase over the 2006 average (\$171.32/day).
- Viewed historically over four years, the cost of a semi-private nursing home room has increased steadily year upon year, as evidenced by a 4.6% compound annual inflation rate from 2004 to 2007.
- The 2007 Genworth survey shows that, on average, the cost of care for a private nursing home room in urban areas across America was 13% greater than in non-urban areas. The greatest disparity exists in New York, New York where the cost of care was more than 55% greater than the cost of care in New York's non-urban areas. Nursing home costs in Austin, Texas and San Francisco, California are 48% and 44% greater, respectively, than the cost of care in Texas' and California's non-urban regions.

Nursing Homes

Medicare certified nursing homes were surveyed to determine private pay rates for private and semi-private rooms.

- Nationally, the average annual cost for a private room (single occupant) is \$74,806 (\$204.95/day), reflecting a 5.5% increase over the Genworth 2006 survey result (\$194.28/day).

HISTORICAL TRENDS AND FINDINGS

For the fourth consecutive year, Genworth has surveyed long term care service providers across the country within 90 Regions³. Researchers collected data required to calculate and communicate the average cost of care charged by home care, assisted living and nursing home providers for various types of long term care services.

At one time, hospitals and nursing homes (usually called 'rest homes') provided the majority of care for America's frail and elderly. Over time, the 'continuum of care' has been expanding. Nursing homes began offering 'sub-acute' services (for example, physical rehabilitation for stroke or hip replacement surgery) to care for patients who otherwise would have remained in the hospital for such care. Assisted living facilities, catering to the 'private-pay' market and generally free of federal regulations, became an attractive alternative to nursing homes for people making long term living arrangements. For those who want to remain in their homes for as long as possible, home health care agencies provide a host of services ranging from skilled care (offered by nurses, home health aides, and therapists) to non-medical, personal care services.

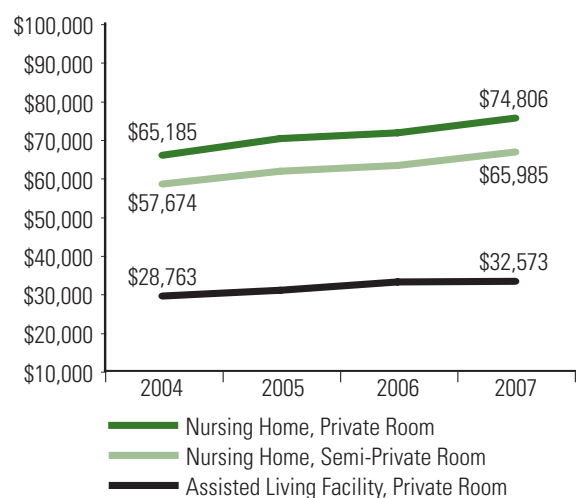
Another industry trend is the increase in adult day health facilities and programs. Adult day health care is becoming more popular and more available. Because these services are offered, typically, within 'facilities' / buildings (i.e., not in the home), the companies and the services being provided are easier for state legislatures to define and regulate. Therefore, adult day health care providers are usually licensed by their states.

Medicare and Medicaid pay for some long term care services so long as skilled care is needed by the patient. However, government programs do not generally pay for non-medical, personal care services needed by some people to remain safe in their homes for as long as possible. Over the years, the Genworth surveys have collected information pertaining to private-pay, not Medicare or Medicaid, rates.

Figure 1

Four-Year Trend in Annual Cost of Facility-Based Care

National Findings Facility-Based Care	2004-2007 Variance	2004-2007 % Variance	National Compound Annual Inflation Rate
Nursing Home, Semi-Private Room	\$8,311	14.41%	4.59%
Nursing Home, Private Room	\$9,621	14.76%	4.70%
Assisted Living Facility, Private Room	\$3,809	13.25%	4.23%



3 All previous surveys covered 88 Regions. The 2007 survey includes two additional regions (Richmond, Virginia and Nashville, Tennessee).

Benefiting from four years worth of survey results, Genworth recognizes some emerging trends across the long term care services landscape.

Overall, the cost of care within facility-based providers has steadily increased while home care costs have remained relatively flat. (See Figures 1 and 2.) For example, in 2004 the average annual rate for a private nursing home room was \$65,185 compared with the 2007 average annual rate of \$74,806. Therefore, Americans can expect to pay almost \$10,000 more per year today for a nursing home than they had to pay in 2004.

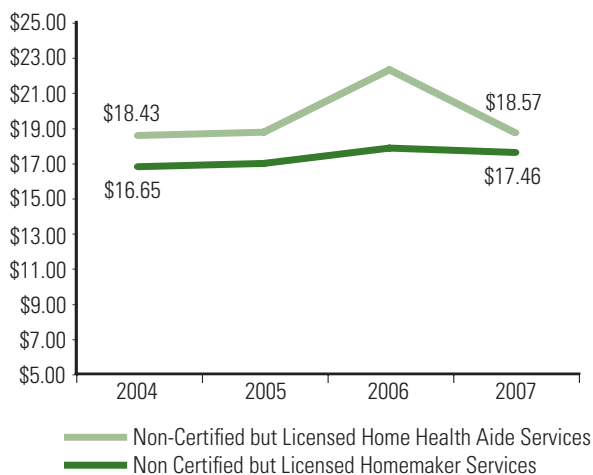
Similarly, the monthly rate for a one-bedroom unit within a licensed assisted living facility has increased almost 4.2% per year, over four years.⁴ This does not include any one-time community fees that have been charged by approximately one-third of all assisted living facilities surveyed, according to the Genworth studies.

In contrast to facility-based care, rates charged by home care providers have remained relatively flat over four years. For example, whereas in 2004 the national, hourly private pay rate charged by a non-certified but licensed home health agency for a home health aide was \$18.43, the 2007 hourly rate was found to be \$18.57. Despite a spike in these rates in 2006, the historical inflation rate has been 0.3% over time. Among the many potential reasons for such a trend, one might assume that home care rates have remained flat due to increased competition among agencies, availability of unskilled labor, and because agencies can avoid, for the most part, the costs associated with maintaining health care facilities.

Figure 2

Four-Year Trend in Hourly Cost of Home-Based Care

National Findings Home-Based Care	2004-2007 Variance	2004-2007 % Variance	National Compound Annual Inflation Rate
Non-Certified but Licensed Home Health Aide Services	\$0.14	0.77%	0.26%
Non-Certified but Licensed Homemaker Services	\$0.81	4.86%	1.60%



⁴ Percentage increase represents the compound annual inflation rate for surveys conducted by Genworth from 2004 to 2007.

METHODOLOGY

CareScout, a Wellesley, Massachusetts company that specializes in eldercare provider databases and helping families select appropriate providers nationwide conducted the survey for Genworth. CareScout contacted over 45,000 providers in order to complete over 10,000 surveys of nursing homes, assisted living facilities, and home care providers in all 50 states and the District of Columbia in January and February 2007.

Genworth's study is believed to be the most comprehensive and in-depth survey of its kind. In terms of scope, the Genworth survey includes nursing homes, assisted living facilities, and two types of home care providers ("Medicare certified and licensed" providers and "non-certified but licensed" providers).

CareScout researchers conducted telephonic interviews among a sample of long term care providers within 90 regions. The 90 regions cover every state including the District of Columbia. In some states more than one region was surveyed to account for more heavily populated areas. The heavily populated regions correspond geographically with their Metropolitan Statistical Areas as defined by the US Census Bureau.

Home Care

Researchers polled, on average across both certified and non-certified provider types, at least 13% of home care providers. Except in a small minority of cases, at least 10 providers completed surveys. In many areas, the sample size was significantly larger. Researchers completed over 5,440 surveys. All rates are weekday (Monday – Friday) rates.

CareScout separated home care providers into two different categories based upon certification status: Medicare certified home care agencies and non-certified but licensed home care agencies.

Unlike previous surveys, the 2007 survey excludes the non-certified and unlicensed home care provider category. The amount of completed surveys upon which to rely for a statistically significant survey of home health aide and homemaker rates charged by non-certified and non-licensed home care providers has dwindled to the point where CareScout no longer surveys this category.

Despite this change, home care options continue to expand to meet strong consumer demand for care in the home. For example, informal caregiving is on the rise - but this type of care is frequently provided by family and friends, not by formal entities. The formal entities that do provide this type of care must be aware of licensing regulations within the states. More and more states have laws that enable providers to become "licensed" as some form of a home care provider when providing home health aide services. A minority of states have licensure categories for providers who offer homemaker services.

Because CareScout surveys agencies offering these two types of non-medical home care (i.e., home health aide and homemaker) the licensure distinction is often lost. That is, agencies offering homemaker services may not need to be licensed but they are already licensed because they sought a license to offer home health aides services. Therefore, while informal caregiving services provided by informal entities are on the rise, non-medical home care services provided by formal entities tend to be provided under a "license."

The mechanics of, and provider reaction to, state regulations leads us to the conclusion to eliminate the non-certified, non-licensed category from the Genworth survey. However, that does not mean that the continuum of private pay long term care services is shrinking. To the contrary, this continuum is expanding on the non-medical care side. Increases in informal care delivered by informal entities and adult day health are good examples of the market reacting to increasing demand.

For the 2007 Genworth survey, researchers surveyed home health providers to determine hourly private pay rates charged for the services of certified home health aides and non-certified but licensed home health aides. Home health aides provide personal care but not medical care. For example, a home health aide will typically help with bathing, dressing, transferring and toileting but not with catheters or injections.

Also, researchers surveyed non-certified but licensed providers to determine the hourly private pay rates charged for the services of a homemaker.⁵

In a minority of cases, where an agency charges a “per-visit” rate researchers determined the number of estimated hours per visit to calculate the hourly rate. Where a rate range was provided, the midpoint was calculated and applied. The survey excludes weekend and holiday rates.

To determine historical trends, CareScout relied upon Genworth survey results dating back to 2004 to calculate compound annual inflation rates.⁶

Assisted Living Facilities

Across 90 individual regions, researchers polled approximately 11% of the licensed facilities and in no region other than Delaware did less than 10 facilities complete the survey. In many areas, the sample size was significantly larger. More than 4,200 providers completed the survey.

Unlike nursing homes, there is no national, uniform regulatory protocol for assisted living facilities. As a consequence, states have instituted licensing standards that vary from state to state. CareScout’s researchers interviewed assisted living facilities which were licensed according to the licensure requirements of the state in which the assisted living facility was located.

According to independent research conducted by CareScout, there are more than 70 different names or designations for facilities licensed as some form of an assisted care facility. Generally, only about 50% of these care facilities use the term “assisted living facility” as a part of their formal name or licensure designation. Another popular name or designation is “residential care facility.”

5 Homemaker services are sometimes also referred to as ‘personal care services,’ or ‘companion’ services.

6 Compound annual growth/ inflation rate = $[(\text{Ending Value} \div \text{Beginning Value})^{1/n}] - 1$; where “n” is the number of time periods.

The survey evaluated the monthly private pay rate for a one-bedroom unit in an assisted living facility. Researchers also procured community / entrance fee data. Community and entrance fee rates are not included in the average monthly assisted living rate calculations. The monthly rate typically includes three meals per day and sometimes includes basic care-related supervision. It does not typically include additional costs for care such as therapy, rehabilitation, or medication costs.

To determine historical trends, CareScout relied upon Genworth survey results dating back to 2004 to calculate compound annual inflation rates.⁷

Nursing Homes

Across 90 individual regions, researchers polled at least 13% of all certified and licensed nursing homes and in no region did less than 10% of providers complete the survey. In no region other than Alaska did less than 10 facilities complete the survey. In many areas, the sample size was significantly larger. More than 2,000 providers completed the survey.⁸



The survey evaluated the daily charge for a private room (single occupant) and a semi-private room (double occupancy) in Medicare certified nursing facilities. Medicare certified nursing homes represent more than 90% of all nursing homes in the U.S. Rates for transitional care units (typically hospital based certified nursing homes) were not included. The daily room charge usually includes services beyond room and board such as three meals a day, laundry, sundries, basic nurse supervision, and generic-brand, non-prescription pharmaceuticals.

To determine historical trends, CareScout relied upon Genworth survey results dating back to 2004 to calculate compound annual inflation rates.⁹

7 Compound annual growth/ inflation rate = $[(\text{Ending Value} \div \text{Beginning Value})^{1/n}] - 1$; where "n" is the number of time periods.

8 Private room rates were collected from 2,195 providers and semi-private room rates were collected from 1,973 providers. Providers often provided both rates.

9 Compound annual growth/ inflation rate = $[(\text{Ending Value} \div \text{Beginning Value})^{1/n}] - 1$; where "n" is the number of time periods.

COMPLEXITY WITHIN THE HOME CARE LANDSCAPE

Despite the steady home care rates over the years, the level of complexity within the home health care landscape is surprisingly great. Complexity arises for at least two reasons: inconsistent licensing standards, and shifting rates.

Inconsistent Licensing Standards

Understanding the regulatory environment in the home care industry remains a complex issue for consumers of long term care as well as providers. Each state can have its own set of licensing requirements. On the positive side, most states do have sophisticated licensing regulations designed to protect patients and families. However, as a consequence of licensing requirements varying from state to state, standards of care across state lines are less easy to understand and predict than some consumers might otherwise wish.

Factors Affecting Home Care Rates

Researchers found that many factors affect rates for home health care.

Time of Service Affects Rates. An agency may charge different rates for similar services based upon the 'shift' (day rate vs. night rate), and whether services will be provided on a weekend or holiday.

Certification status impacts rates (Medicare certified vs. non-certified providers). The rates charged by certified home health agencies for the services of a home health aide can be materially much more expensive than the rates charged by non-certified but licensed agencies.

While both certified and non-certified providers may offer the services of a home health aide (as paid for by private funds – that is, not Medicare), the structure of the service is fundamentally different and therefore helps explain why, on average, certified agencies charge more than \$30 per hour whereas non-certified but licensed agencies charge about \$20 per hour.

Certified home care providers usually offer the services of a home health aide, if at all, on a per-visit basis in association with a plan of care initiated by a doctor's order for the delivery of skilled services. Therefore, while certified agencies surveyed often quoted hourly private pay rates for a home health aide in excess of \$70 per hour, these were typically per-visit rates associated with the delivery of skilled care in the home. Typically, agencies represented to researchers that a 'visit' was one time and lasted about one hour to provide a bath.

State Licensure Status Does Not Seem To Impact Rates. Even though licensure regulations may vary from state to state, we believe that the amount one pays for care is more affected by geographical factors such as supply and demand than by licensure status.

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DAILY ROOM RATES FOR PRIVATE NURSING HOME ROOM

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate
AK	\$360.00	\$850.00	\$539.00	\$196,735.00
AL	64.50	175.00	147.80	53,947.00
AR	101.90	183.00	127.57	46,563.05
AZ - Phoenix	164.00	217.00	192.67	70,324.55
AZ - Rest of State	149.89	270.00	195.82	71,474.30
CA - Los Angeles	130.00	378.00	219.39	80,077.35
CA - Oakland	117.00	335.00	229.00	83,585.00
CA - Rest of State	140.00	410.00	209.70	76,540.50
CA - Sacramento	175.00	350.00	229.87	83,902.55
CA - Santa Ana	175.00	360.00	258.41	94,319.65
CA - San Diego	165.00	325.00	224.68	82,008.20
CA - San Francisco	192.00	376.00	301.70	110,120.50
CA - San Jose	188.00	350.00	252.64	92,213.60
CO - Denver	148.50	307.71	204.29	74,565.85
CO - Rest of State	173.00	275.00	204.08	74,489.20
CT - Bridgeport	150.00	424.00	325.04	118,639.60
CT - Rest of State	245.00	366.00	330.08	120,479.20
DC - Bethesda	175.00	280.00	238.20	86,943.00
DC - Washington	170.00	260.00	214.40	78,256.00
DE	195.00	221.00	206.00	75,190.00
FL - Jacksonville	145.00	240.70	190.15	69,404.75
FL - Miami	180.00	310.00	235.92	86,110.80
FL - Orlando	170.00	254.40	201.13	73,412.45
FL - Rest of State	159.00	233.00	190.66	69,590.90
FL - Tampa	179.00	416.00	212.42	77,533.30
GA - Atlanta	83.00	215.00	151.65	55,352.25
GA - Rest of State	110.00	161.00	137.34	50,129.10
HI	200.00	419.76	295.53	107,868.45
IA	98.00	220.50	138.68	50,618.20
ID	155.00	243.00	184.72	67,422.80
IL - Chicago	105.00	300.00	179.44	65,495.60
IL - Rest of State	84.00	285.17	138.27	50,468.55
IN - Indianapolis	103.50	252.00	173.38	63,283.70
IN - Rest of State	100.00	400.00	180.47	65,871.55
KS	86.00	156.43	124.93	45,599.45
KY	126.00	318.00	179.70	65,590.50
LA	100.00	200.00	119.93	43,774.45
MA - Boston	180.00	368.00	302.15	110,284.75
MA - Rest of State	229.00	317.00	271.74	99,185.10
MD - Baltimore	143.00	262.00	200.11	73,040.15
MD - Rest of State	165.00	266.00	199.26	72,729.90
ME	200.00	278.00	226.08	82,519.20
MI - Detroit	150.00	318.00	196.32	71,656.80
MI - Rest of State	122.00	365.00	202.48	73,905.20
MN - Minneapolis	136.00	272.40	205.80	75,117.00

DAILY ROOM RATES FOR PRIVATE NURSING HOME ROOM

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate
MN - Rest of State	\$ 98.56	\$252.00	\$148.67	\$ 54,264.55
MO - Kansas City	113.50	199.00	146.89	53,614.85
MO - Rest of State	101.00	225.00	123.30	45,004.50
MO - St. Louis	120.00	205.00	145.23	53,008.95
MS	115.00	215.00	161.59	58,980.35
MT	143.00	226.00	167.57	61,163.05
NC - Charlotte	100.00	199.00	166.80	60,882.00
NC - Rest of State	120.00	305.00	167.72	61,217.80
ND	118.84	206.76	143.26	52,289.90
NE	75.00	258.00	146.08	53,319.20
NH	225.00	325.00	274.04	100,024.60
NJ - New York	199.08	335.00	268.98	98,177.70
NJ - Rest of State	185.00	275.00	242.82	88,629.30
NM	140.68	255.00	176.51	64,426.15
NV - Las Vegas	155.00	304.00	205.29	74,930.85
NV - Rest of State	150.00	330.00	211.07	77,040.55
NYC	300.00	424.00	372.20	135,853.00
NY - Buffalo, Rochester, Syracuse	235.00	362.00	286.28	104,492.20
NY - New York, Newark, Edison (Not NYC)	210.00	446.36	314.43	114,766.95
NY - Rest of State	185.00	320.00	240.49	87,778.85
OH	117.00	300.00	183.72	67,057.80
OK	97.00	222.13	131.88	48,136.20
OR - Portland	165.00	290.00	207.67	75,799.55
OR - Rest of State	104.50	245.00	194.17	70,872.05
PA - Philadelphia	60.00	355.00	251.93	91,954.45
PA - Rest of State	116.67	275.00	212.73	77,646.45
RI	195.00	295.00	240.64	87,833.60
SC	93.00	345.00	159.78	58,319.70
SD	85.00	203.00	147.05	53,673.25
TN - Nashville	131.00	210.00	160.33	58,520.45
TN - Rest of State	130.00	209.00	162.40	59,276.00
TX - Austin	105.00	665.00	196.55	71,740.75
TX - Dallas	95.00	199.50	150.75	55,023.75
TX - Houston	120.00	284.00	177.20	64,678.00
TX - Rest of State	90.00	238.00	132.73	48,446.45
TX - San Antonio	115.00	240.00	177.02	64,612.30
UT	133.00	320.00	166.90	60,918.50
VA - Richmond	160.00	200.00	181.34	66,189.10
VA - Rest of State	133.00	205.00	167.60	61,174.00
VT	180.00	400.00	234.79	85,698.35
WA - Rest of State	150.00	302.00	206.88	75,511.20
WA - Seattle	185.00	326.00	243.42	88,848.30
WI	113.83	384.00	204.24	74,547.60
WV	120.00	220.00	191.92	70,050.80
WY	135.00	194.00	163.87	59,812.55
National	\$60.00	\$850.00	\$204.95	\$74,806.06

DAILY ROOM RATES FOR SEMI-PRIVATE NURSING HOME ROOM

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate
AK	\$360.00	\$850.00	\$507.33	\$185,175.45
AL	51.60	160.00	138.85	50,680.25
AR	96.00	146.58	116.15	42,394.75
AZ - Phoenix	135.00	237.30	164.33	59,980.45
AZ - Rest of State	133.00	200.00	160.43	58,556.95
CA - Los Angeles	120.00	217.50	158.62	57,896.30
CA - Oakland	155.00	225.00	190.00	69,350.00
CA - Rest of State	140.00	270.00	176.42	64,393.30
CA - Sacramento	150.00	300.00	183.93	67,134.45
CA - Santa Ana	151.00	210.00	176.37	64,375.05
CA - San Diego	150.00	300.00	184.34	67,284.10
CA - San Francisco	184.00	253.00	210.08	76,679.20
CA - San Jose	175.00	295.00	199.17	72,697.05
CO - Denver	141.50	287.71	182.78	66,714.70
CO - Rest of State	149.00	195.00	170.67	62,294.55
CT - Bridgeport	130.00	397.00	304.05	110,978.25
CT - Rest of State	210.00	342.00	304.36	111,091.40
DC - Bethesda	170.00	235.00	209.45	76,449.25
DC - Washington	160.00	245.00	196.10	71,576.50
DE	173.00	208.00	192.40	70,226.00
FL - Jacksonville	142.00	226.00	172.42	62,933.30
FL - Miami	165.00	227.00	195.84	71,481.60
FL - Orlando	160.00	238.50	185.79	67,813.35
FL - Rest of State	149.00	204.00	176.81	64,535.65
FL - Tampa	152.00	220.00	184.79	67,448.35
GA - Atlanta	65.00	167.00	137.42	50,158.30
GA - Rest of State	102.00	151.00	128.21	46,796.65
HI	200.00	385.00	276.92	101,075.80
IA	93.50	152.70	122.58	44,741.70
ID	130.00	230.00	170.64	62,283.60
IL - Chicago	85.00	225.00	153.44	56,005.60
IL - Rest of State	73.00	210.27	119.54	43,632.10
IN - Indianapolis	98.00	214.79	141.44	51,625.60
IN - Rest of State	95.00	300.00	145.23	53,008.95
KS	86.00	147.20	116.60	42,559.00
KY	118.00	255.00	162.88	59,451.20
LA	93.00	126.50	109.74	40,055.10
MA - Boston	200.00	330.00	283.66	103,535.90
MA - Rest of State	215.00	306.00	254.11	92,750.15
MD - Baltimore	150.07	245.00	197.77	72,186.05
MD - Rest of State	150.00	222.00	184.77	67,441.05
ME	162.00	247.00	206.69	75,441.85
MI - Detroit	134.00	230.00	177.03	64,615.95
MI - Rest of State	95.00	240.30	183.83	67,097.95
MN - Minneapolis	110.00	240.00	171.16	62,473.40

DAILY ROOM RATES FOR SEMI-PRIVATE NURSING HOME ROOM

State or Region	Minimum Daily Rate	Maximum Daily Rate	Average Daily Rate	Average Annual Rate
MN - Rest of State	\$ 93.56	\$237.00	\$132.25	\$ 48,271.25
MO - Kansas City	103.50	160.00	132.23	48,263.95
MO - Rest of State	94.00	160.00	112.71	41,139.15
MO - St. Louis	106.00	160.00	127.04	46,369.60
MS	107.00	200.00	154.88	56,531.20
MT	143.00	176.91	154.66	56,450.90
NC - Charlotte	95.00	194.00	157.67	57,549.55
NC - Rest of State	120.00	180.00	154.55	56,410.75
ND	113.73	196.76	131.97	48,169.05
NE	67.00	192.00	124.53	45,453.45
NH	210.00	301.00	248.04	90,534.60
NJ - New York	120.00	302.00	242.52	88,519.80
NJ - Rest of State	153.33	250.00	220.58	80,511.70
NM	129.42	245.00	164.63	60,089.95
NV - Las Vegas	152.00	190.00	174.67	63,754.55
NV - Rest of State	140.00	199.43	170.71	62,309.15
NYC	290.00	424.00	365.82	133,524.30
NY - Buffalo, Rochester, Syracuse	225.00	342.00	279.28	101,937.20
NY - New York, Newark, Edison (Not NYC)	200.00	441.36	304.68	111,208.20
NY - Rest of State	180.00	310.00	230.47	84,121.55
OH	117.00	220.00	165.07	60,250.55
OK	90.00	133.30	116.75	42,613.75
OR - Portland	129.00	290.00	188.07	68,645.55
OR - Rest of State	104.50	215.00	171.02	62,422.30
PA - Philadelphia	75.00	296.00	225.45	82,289.25
PA - Rest of State	83.33	242.00	195.90	71,503.50
RI	185.00	283.00	219.00	79,935.00
SC	76.00	330.00	148.28	54,122.20
SD	80.00	181.00	130.70	47,705.50
TN - Nashville	116.00	195.00	149.94	54,728.10
TN - Rest of State	120.00	179.00	147.89	53,979.85
TX - Austin	85.00	148.00	115.60	42,194.00
TX - Dallas	83.00	157.00	112.41	41,029.65
TX - Houston	93.00	145.40	123.24	44,982.60
TX - Rest of State	75.00	146.00	99.19	36,204.35
TX - San Antonio	90.00	184.45	116.89	42,664.85
UT	120.00	160.00	138.86	50,683.90
VA - Richmond	139.31	186.00	163.29	59,600.85
VA - Rest of State	109.00	183.00	153.18	55,910.70
VT	160.00	279.00	213.35	77,872.75
WA - Rest of State	145.00	221.00	185.25	67,616.25
WA - Seattle	184.00	236.00	208.46	76,087.90
WI	80.17	251.00	178.00	64,970.00
WV	110.00	210.00	181.56	66,269.40
WY	135.00	184.00	153.93	56,184.45
National	\$51.60	\$850.00	\$180.78	\$65,985.15

MONTHLY RATES FOR ASSISTED LIVING FACILITY - PRIVATE ONE BEDROOM

State or Region	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate	Average Annual Rate
AK	\$ 800.00	\$6,000.00	\$3,632.59	\$43,591.08
AL	1,350.00	4,050.00	2,265.31	27,183.72
AR	700.00	2,700.00	1,757.64	21,091.68
AZ - Phoenix	550.00	5,880.00	2,511.36	30,136.32
AZ - Rest of State	1,600.00	5,000.00	2,749.69	32,996.28
CA - Los Angeles	1,500.00	8,900.00	2,973.64	35,683.68
CA - Oakland	950.00	5,000.00	2,890.29	34,683.48
CA - Rest of State	998.00	6,000.00	2,764.97	33,179.64
CA - Sacramento	1,200.00	6,010.00	2,729.74	32,756.88
CA - Santa Ana	1,300.00	5,400.00	2,905.45	34,865.40
CA - San Diego	936.00	4,600.00	2,488.22	29,858.64
CA - San Francisco	916.00	6,200.00	3,399.58	40,794.96
CA - San Jose	1,200.00	6,200.00	3,121.91	37,462.92
CO - Denver	1,050.00	4,250.00	3,090.34	37,084.08
CO - Rest of State	765.00	4,500.00	2,247.98	26,975.76
CT - Bridgeport	3,450.00	5,000.00	4,188.50	50,262.00
CT - Rest of State	850.00	5,200.00	3,517.37	42,208.44
DC - Bethesda	1,500.00	5,000.00	2,947.50	35,370.00
DC - Washington	998.00	7,650.00	2,933.50	35,202.00
DE	800.00	3,660.00	2,336.75	28,041.00
FL - Jacksonville	700.00	4,700.00	2,689.48	32,273.76
FL - Miami	850.00	4,400.00	2,776.14	33,313.68
FL - Orlando	1,800.00	4,200.00	2,661.06	31,932.72
FL - Rest of State	900.00	6,160.00	2,399.05	28,788.60
FL - Tampa	1,200.00	4,000.00	2,414.62	28,975.44
GA - Atlanta	1,200.00	4,350.00	2,359.56	28,314.72
GA - Rest of State	700.00	3,800.00	1,977.89	23,734.68
HI	1,000.00	7,166.00	2,263.71	27,164.52
IA	975.00	3,000.00	2,226.20	26,714.40
ID	1,500.00	3,100.00	2,271.88	27,262.56
IL - Chicago	953.00	5,700.00	3,492.29	41,907.48
IL - Rest of State	910.00	7,170.00	2,696.29	32,355.48
IN - Indianapolis	1,410.00	4,650.00	2,633.87	31,606.44
IN - Rest of State	1,513.00	2,960.00	2,444.93	29,339.16
KS	1,900.00	4,980.00	2,612.30	31,347.60
KY	1,080.00	5,310.00	2,697.12	32,365.44
LA	1,650.00	3,175.00	2,257.08	27,084.96
MA - Boston	3,200.00	5,900.00	4,753.47	57,041.64
MA - Rest of State	1,027.00	6,400.00	3,791.21	45,494.52
MD - Baltimore	420.00	5,250.00	2,318.23	27,818.76
MD - Rest of State	1,200.00	4,060.00	2,502.23	30,026.76
ME	517.00	7,170.00	3,373.96	40,487.52
MI - Detroit	625.00	6,700.00	2,354.87	28,258.44
MI - Rest of State	715.60	7,500.00	2,005.54	24,066.48
MN - Minneapolis	1,125.00	8,650.80	3,015.33	36,183.96

MONTHLY RATES FOR ASSISTED LIVING FACILITY - PRIVATE ONE BEDROOM

State or Region	Minimum Monthly Rate	Maximum Monthly Rate	Average Monthly Rate	Average Annual Rate
MN - Rest of State	\$ 737.00	\$8,000.00	\$2,832.80	\$33,993.60
MO - Kansas City	1,200.00	3,100.00	2,185.00	26,220.00
MO - Rest of State	1,250.00	3,900.00	2,049.79	24,597.48
MO - St. Louis	1,200.00	6,000.00	2,897.77	34,773.24
MS	435.00	4,836.00	1,956.79	23,481.48
MT	1,450.00	4,500.00	2,457.76	29,493.12
NC - Charlotte	2,000.00	3,765.00	2,936.27	35,235.24
NC - Rest of State	1,148.00	4,900.00	2,505.79	30,069.48
ND	453.00	2,850.00	1,608.64	19,303.68
NE	960.00	5,940.00	2,410.88	28,930.56
NH	1,800.00	6,417.00	3,270.42	39,245.04
NJ - New York	2,500.00	8,610.00	4,703.67	56,444.04
NJ - Rest of State	3,540.00	8,250.00	4,733.43	56,801.16
NM	600.00	4,495.00	2,560.45	30,725.40
NV - Las Vegas	900.00	3,600.00	2,262.92	27,155.04
NV - Rest of State	1,800.00	3,600.00	2,330.00	27,960.00
NYC	908.00	14,280.00	3,828.70	45,944.40
NY - Buffalo, Rochester, Syracuse	1,990.00	5,370.00	2,967.31	35,607.72
NY - New York, Newark, Edison (Not NYC)	1,100.00	6,399.00	3,183.70	38,204.40
NY - Rest of State	1,100.00	4,500.00	2,502.43	30,029.16
OH	750.00	6,450.00	2,478.15	29,737.80
OK	1,249.00	3,300.00	2,182.36	26,188.32
OR - Portland	1,800.00	5,229.00	2,686.92	32,243.04
OR - Rest of State	2,300.00	3,275.00	2,733.41	32,800.92
PA - Philadelphia	665.00	4,980.00	3,133.12	37,597.44
PA - Rest of State	750.00	8,250.00	2,205.29	26,463.48
RI	1,600.00	4,850.00	2,815.30	33,783.60
SC	985.00	9,856.00	2,973.16	35,677.92
SD	1,680.00	3,800.00	2,178.57	26,142.84
TN - Nashville	723.00	2,920.00	2,180.40	26,164.80
TN - Rest of State	995.00	4,100.00	2,284.12	27,409.44
TX - Austin	2,468.00	3,900.00	3,151.50	37,818.00
TX - Dallas	1,150.00	5,125.00	2,825.65	33,907.80
TX - Houston	600.00	8,400.00	2,655.17	31,862.04
TX - Rest of State	1,100.00	4,100.00	2,201.81	26,421.72
TX - San Antonio	1,000.00	3,700.00	2,276.67	27,320.04
UT	953.33	2,970.00	2,151.96	25,823.52
VA - Richmond	1,020.00	3,540.00	2,321.38	27,856.56
VA - Rest of State	485.00	3,625.00	2,089.58	25,074.96
VT	623.00	7,380.00	2,978.00	35,736.00
WA - Rest of State	800.00	5,250.00	2,759.79	33,117.48
WA - Seattle	1,000.00	7,000.00	3,232.68	38,792.16
WI	704.00	6,330.00	2,636.83	31,641.96
WV	595.00	3,200.00	2,185.71	26,228.52
WY	1,260.00	3,325.00	2,351.87	28,222.44
National	\$420.00	\$14,280.00	\$2,714.38	\$32,572.61

HOURLY RATES FOR HOME HEALTH AIDE SERVICES (BOTH PROVIDER TYPES)

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$21.00	\$108.00	\$48.75
AL	11.00	98.00	36.52
AR	10.00	140.00	26.04
AZ - Phoenix	9.00	25.50	19.83
AZ - Rest of State	16.00	45.00	22.46
CA - Los Angeles	16.00	155.00	36.80
CA - Oakland	20.00	50.00	26.52
CA - Rest of State	15.00	225.00	33.81
CA - Sacramento	17.50	180.00	34.37
CA - Santa Ana	18.00	90.00	28.41
CA - San Diego	17.00	35.00	21.74
CA - San Francisco	15.00	180.00	39.43
CA - San Jose	19.00	28.00	24.07
CO - Denver	15.00	81.50	25.85
CO - Rest of State	12.00	44.00	21.18
CT - Bridgeport	15.25	58.00	25.08
CT - Rest of State	15.25	42.00	26.38
DC - Bethesda	13.95	42.00	22.64
DC - Washington	15.00	30.00	18.80
DE	15.00	27.00	21.82
FL - Jacksonville	16.00	25.00	18.92
FL - Miami	10.00	35.00	15.35
FL - Orlando	13.50	25.00	17.64
FL - Rest of State	14.00	80.00	25.65
FL - Tampa	9.00	35.00	18.65
GA - Atlanta	14.50	85.00	32.23
GA - Rest of State	11.95	90.00	28.85
HI	17.00	25.00	22.18
IA	16.50	45.00	22.98
ID	13.00	77.00	21.46
IL - Chicago	13.62	180.00	28.56
IL - Rest of State	11.00	150.00	27.51
IN - Indianapolis	15.63	125.00	25.89
IN - Rest of State	13.95	111.00	24.25
KS	14.95	25.00	18.46
KY	14.00	95.00	28.14
LA	10.00	165.00	33.55
MA - Boston	9.75	35.00	21.80
MA - Rest of State	10.23	32.00	21.75
MD - Baltimore	13.95	22.00	17.75
MD - Rest of State	9.00	84.00	28.99
ME	17.00	95.00	29.30
MI - Detroit	12.00	30.00	19.54
MI - Rest of State	13.00	37.50	18.82
MN - Minneapolis	9.00	45.00	27.58

HOURLY RATES FOR HOME HEALTH AIDE SERVICES (BOTH PROVIDER TYPES)

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$14.00	\$ 70.00	\$27.39
MO - Kansas City	17.00	27.50	18.90
MO - Rest of State	13.50	110.32	34.08
MO - St. Louis	10.50	55.00	20.54
MS	5.50	100.00	29.59
MT	10.50	87.15	22.48
NC - Charlotte	15.40	60.00	21.48
NC - Rest of State	8.00	80.00	22.20
ND	13.00	100.00	26.16
NE	14.00	140.00	30.26
NH	19.50	28.00	23.93
NJ - New York	9.75	23.00	19.55
NJ - Rest of State	16.50	26.00	21.51
NM	8.50	75.00	21.05
NV - Las Vegas	17.50	100.00	27.50
NV - Rest of State	17.00	150.00	36.97
NYC	14.38	22.50	17.88
NY - Buffalo, Rochester, Syracuse	17.75	50.00	24.09
NY - New York, Newark, Edison (Not NYC)	8.50	26.00	18.54
NY - Rest of State	16.95	75.00	30.54
OH	10.00	92.00	18.50
OK	11.00	154.33	37.50
OR - Portland	18.00	148.00	30.91
OR - Rest of State	18.00	120.00	45.82
PA - Philadelphia	10.00	25.00	18.82
PA - Rest of State	10.75	108.00	27.84
RI	17.60	25.95	22.27
SC	11.50	75.00	29.27
SD	14.80	28.00	18.75
TN - Nashville	12.50	65.00	27.65
TN - Rest of State	9.00	100.00	26.07
TX - Austin	12.00	45.00	19.39
TX - Dallas	10.00	120.00	25.68
TX - Houston	12.00	40.00	18.54
TX - Rest of State	10.00	225.00	22.17
TX - San Antonio	12.00	100.00	26.29
UT	15.00	90.00	25.15
VA - Richmond	12.50	20.00	16.66
VA - Rest of State	13.00	65.00	18.64
VT	11.00	69.00	26.07
WA - Rest of State	12.00	108.00	27.51
WA - Seattle	17.50	100.00	35.49
WI	15.00	144.14	29.14
WV	11.75	100.00	27.32
WY	15.00	69.50	20.25
National	\$5.50	\$225.00	\$25.47

HOURLY RATES FOR HOME HEALTH AIDE SERVICES (MEDICARE CERTIFIED AGENCIES)

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$21.00	\$108.00	\$73.00
AL	24.00	98.00	58.37
AR	11.00	140.00	37.10
AZ - Phoenix	15.00	25.00	20.79
AZ - Rest of State	19.00	45.00	25.69
CA - Los Angeles	17.00	155.00	54.93
CA - Oakland	20.00	50.00	29.50
CA - Rest of State	15.00	225.00	48.14
CA - Sacramento	17.50	180.00	48.25
CA - Santa Ana	18.00	90.00	36.77
CA - San Diego	17.00	35.00	22.80
CA - San Francisco	15.00	180.00	56.00
CA - San Jose	24.50	25.00	24.83
CO - Denver	15.00	81.50	30.45
CO - Rest of State	14.08	44.00	23.37
CT - Bridgeport	15.25	58.00	28.25
CT - Rest of State	23.00	42.00	32.59
DC - Bethesda	15.50	42.00	26.83
DC - Washington	15.00	25.00	18.36
DE	23.00	23.75	23.38
FL - Jacksonville	16.00	25.00	19.23
FL - Miami	10.00	35.00	16.10
FL - Orlando	16.00	25.00	18.65
FL - Rest of State	14.35	80.00	32.81
FL - Tampa	17.00	35.00	20.50
GA - Atlanta	16.00	85.00	47.42
GA - Rest of State	12.00	90.00	41.86
HI	21.00	25.00	22.83
IA	18.50	45.00	27.41
ID	13.00	77.00	26.68
IL - Chicago	13.62	180.00	38.07
IL - Rest of State	11.00	150.00	37.46
IN - Indianapolis	16.00	125.00	32.46
IN - Rest of State	16.00	111.00	30.43
KS	15.00	25.00	20.50
KY	15.00	95.00	40.63
LA	10.00	165.00	53.37
MA - Boston	11.00	35.00	22.43
MA - Rest of State	20.00	32.00	23.63
MD - Baltimore	16.00	22.00	18.44
MD - Rest of State	12.00	84.00	41.60
ME	17.00	95.00	37.21
MI - Detroit	12.00	30.00	19.76
MI - Rest of State	13.00	26.00	18.50
MN - Minneapolis	20.00	45.00	31.97

HOURLY RATES FOR HOME HEALTH AIDE SERVICES (MEDICARE CERTIFIED AGENCIES)

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$18.00	\$70.00	\$34.49
MO - Kansas City	17.00	18.50	17.96
MO - Rest of State	15.00	110.32	51.25
MO - St. Louis	10.50	55.00	21.81
MS	15.00	100.00	47.56
MT	12.00	87.15	28.22
NC - Charlotte	15.40	60.00	25.48
NC - Rest of State	13.92	80.00	26.89
ND	13.00	100.00	34.82
NE	14.00	140.00	41.08
NH	19.50	28.00	23.73
NJ - New York	18.50	23.00	20.45
NJ - Rest of State	21.00	24.00	22.33
NM	13.50	75.00	25.07
NV - Las Vegas	17.50	100.00	33.95
NV - Rest of State	17.00	150.00	54.40
NYC	16.00	22.50	18.50
NY - Buffalo, Rochester, Syracuse	18.75	50.00	28.29
NY - New York, Newark, Edison (Not NYC)	16.00	22.00	18.73
NY - Rest of State	18.50	75.00	41.92
OH	10.00	92.00	19.89
OK	11.00	154.33	58.52
OR - Portland	19.00	148.00	41.69
OR - Rest of State	20.00	120.00	71.95
PA - Philadelphia	10.00	25.00	18.50
PA - Rest of State	13.75	108.00	37.92
RI	20.75	25.95	23.44
SC	14.70	75.00	42.87
SD	17.00	23.00	19.55
TN - Nashville	18.50	65.00	38.64
TN - Rest of State	14.00	100.00	35.94
TX - Austin	16.00	45.00	22.40
TX - Dallas	10.00	120.00	34.45
TX - Houston	12.00	40.00	19.10
TX - Rest of State	10.00	225.00	30.05
TX - San Antonio	12.00	100.00	35.12
UT	19.50	90.00	32.17
VA - Richmond	12.50	18.00	15.94
VA - Rest of State	13.00	65.00	20.75
VT	17.00	69.00	30.78
WA - Rest of State	16.00	108.00	35.35
WA - Seattle	22.00	100.00	49.00
WI	15.00	144.14	39.75
WV	14.75	100.00	39.90
WY	15.00	69.50	23.50
National	\$10.00	\$225.00	\$32.37

**HOURLY RATES FOR HOME HEALTH AIDE SERVICES
(NON-CERTIFIED BUT LICENSED AGENCIES)**

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$23.50	\$25.00	\$24.50
AL	11.00	17.00	14.66
AR	10.00	18.00	14.98
AZ - Phoenix	9.00	25.50	18.87
AZ - Rest of State	16.00	25.00	19.23
CA - Los Angeles	16.00	25.00	18.67
CA - Oakland	20.00	26.00	23.53
CA - Rest of State	16.30	27.00	19.47
CA - Sacramento	18.00	24.00	20.48
CA - Santa Ana	18.00	24.50	20.04
CA - San Diego	18.00	23.00	20.68
CA - San Francisco	18.00	25.00	22.85
CA - San Jose	19.00	28.00	23.30
CO - Denver	16.00	25.00	21.25
CO - Rest of State	12.00	25.00	18.99
CT - Bridgeport	18.50	27.00	21.91
CT - Rest of State	15.25	26.50	20.16
DC - Bethesda	13.95	24.00	18.45
DC - Washington	16.75	30.00	19.23
DE	15.00	27.00	20.25
FL - Jacksonville	16.50	21.50	18.61
FL - Miami	10.25	22.75	14.60
FL - Orlando	13.50	18.50	16.63
FL - Rest of State	14.00	30.00	18.48
FL - Tampa	9.00	25.00	16.80
GA - Atlanta	14.50	20.00	17.03
GA - Rest of State	11.95	20.00	15.83
HI	17.00	25.00	21.53
IA	16.50	23.00	18.55
ID	13.25	20.00	16.23
IL - Chicago	14.50	25.00	19.05
IL - Rest of State	13.00	22.00	17.56
IN - Indianapolis	15.63	22.45	19.31
IN - Rest of State	13.95	30.00	18.07
KS	14.95	18.00	16.42
KY	14.00	18.00	15.64
LA	12.00	16.00	13.72
MA - Boston	9.75	26.00	21.17
MA - Rest of State	10.23	23.00	19.86
MD - Baltimore	13.95	21.98	17.06
MD - Rest of State	9.00	20.00	16.38
ME	18.50	23.00	21.38
MI - Detroit	16.50	28.50	19.32
MI - Rest of State	15.00	37.50	19.13
MN - Minneapolis	9.00	28.00	23.18

**HOURLY RATES FOR HOME HEALTH AIDE SERVICES
(NON-CERTIFIED BUT LICENSED AGENCIES)**

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$14.00	\$31.00	\$20.28
MO - Kansas City	17.25	27.50	19.83
MO - Rest of State	13.50	24.00	16.91
MO - St. Louis	17.50	22.50	19.27
MS	5.50	16.00	11.61
MT	10.50	19.85	16.73
NC - Charlotte	16.00	19.50	17.48
NC - Rest of State	8.00	23.60	17.51
ND	17.00	19.00	17.50
NE	14.00	25.00	19.44
NH	22.00	27.50	24.13
NJ - New York	9.75	23.00	18.64
NJ - Rest of State	16.50	26.00	20.68
NM	8.50	22.00	17.02
NV - Las Vegas	17.50	25.95	21.04
NV - Rest of State	17.50	22.00	19.53
NYC	14.38	21.00	17.26
NY - Buffalo, Rochester, Syracuse	17.75	23.00	19.88
NY - New York, Newark, Edison (Not NYC)	8.50	26.00	18.35
NY - Rest of State	16.95	22.00	19.16
OH	14.38	20.00	17.11
OK	12.00	18.45	16.48
OR - Portland	18.00	25.00	20.13
OR - Rest of State	18.00	22.00	19.68
PA - Philadelphia	14.00	23.00	19.14
PA - Rest of State	10.75	25.00	17.75
RI	17.60	23.00	21.09
SC	11.50	19.00	15.67
SD	14.80	28.00	17.95
TN - Nashville	12.50	18.00	16.66
TN - Rest of State	9.00	22.00	16.19
TX - Austin	12.00	18.00	16.37
TX - Dallas	12.95	23.50	16.91
TX - Houston	14.00	22.00	17.98
TX - Rest of State	10.75	18.00	14.28
TX - San Antonio	12.00	32.50	17.46
UT	15.00	20.00	18.12
VA - Richmond	15.50	20.00	17.38
VA - Rest of State	13.50	19.00	16.53
VT	11.00	28.00	21.35
WA - Rest of State	12.00	25.50	19.67
WA - Seattle	17.50	25.00	21.98
WI	15.00	21.50	18.52
WV	11.75	25.00	14.73
WY	17.00	17.00	17.00
National	\$5.50	\$37.50	\$18.57

**HOURLY RATES FOR HOMEMAKER SERVICES
(NON-CERTIFIED BUT LICENSED AGENCIES)**

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
AK	\$23.50	\$25.00	\$24.50
AL	11.00	17.00	14.31
AR	10.00	16.25	14.51
AZ - Phoenix	8.00	20.00	17.53
AZ - Rest of State	16.00	25.00	18.19
CA - Los Angeles	12.50	25.00	18.07
CA - Oakland	19.00	24.50	22.43
CA - Rest of State	16.30	24.00	18.85
CA - Sacramento	18.00	22.00	19.94
CA - Santa Ana	15.00	20.75	17.82
CA - San Diego	18.00	21.00	19.91
CA - San Francisco	18.00	25.00	22.35
CA - San Jose	15.00	25.00	22.00
CO - Denver	15.00	25.00	19.35
CO - Rest of State	12.00	23.33	17.25
CT - Bridgeport	16.00	21.50	18.88
CT - Rest of State	14.50	26.50	18.76
DC - Bethesda	12.00	24.00	17.21
DC - Washington	15.95	21.50	18.01
DE	15.00	25.00	19.65
FL - Jacksonville	13.00	18.00	16.10
FL - Miami	10.25	22.75	14.39
FL - Orlando	13.50	17.50	14.80
FL - Rest of State	14.00	25.20	17.44
FL - Tampa	8.50	18.85	15.21
GA - Atlanta	14.00	20.00	16.47
GA - Rest of State	11.95	20.00	15.58
HI	13.50	25.00	19.36
IA	15.95	23.00	18.40
ID	12.00	20.00	15.90
IL - Chicago	14.50	25.00	18.38
IL - Rest of State	13.00	20.50	16.44
IN - Indianapolis	15.63	22.45	18.51
IN - Rest of State	13.95	18.00	16.70
KS	7.00	16.00	13.74
KY	11.00	18.00	15.21
LA	12.00	15.50	13.17
MA - Boston	9.75	23.00	19.93
MA - Rest of State	10.23	23.00	19.34
MD - Baltimore	13.95	19.98	16.56
MD - Rest of State	8.00	18.50	15.00
ME	8.00	23.00	17.90
MI - Detroit	16.50	28.50	19.15
MI - Rest of State	15.00	23.00	17.70
MN - Minneapolis	9.00	24.00	20.07

**HOURLY RATES FOR HOMEMAKER SERVICES
(NON-CERTIFIED BUT LICENSED AGENCIES)**

State or Region	Minimum Hourly Rate	Maximum Hourly Rate	Average Hourly Rate
MN - Rest of State	\$15.60	\$31.00	\$19.91
MO - Kansas City	14.50	24.00	18.76
MO - Rest of State	13.50	20.00	16.23
MO - St. Louis	17.50	21.00	18.64
MS	5.50	16.00	11.19
MT	8.00	19.85	15.62
NC - Charlotte	15.00	18.34	16.68
NC - Rest of State	8.00	23.60	16.65
ND	15.00	16.00	15.50
NE	14.00	25.00	16.61
NH	18.00	27.50	20.70
NJ - New York	9.75	23.00	18.03
NJ - Rest of State	16.50	24.00	19.15
NM	7.50	21.00	15.86
NV - Las Vegas	17.50	25.95	20.24
NV - Rest of State	17.50	22.00	19.53
NYC	14.00	20.00	16.44
NY - Buffalo, Rochester, Syracuse	16.00	21.50	18.29
NY - New York, Newark, Edison (Not NYC)	8.50	25.00	18.14
NY - Rest of State	15.00	22.00	18.18
OH	14.38	20.00	16.97
OK	12.00	18.45	16.15
OR - Portland	16.00	25.00	19.03
OR - Rest of State	16.00	19.75	17.71
PA - Philadelphia	14.00	22.50	18.62
PA - Rest of State	10.75	22.00	16.71
RI	16.00	19.00	17.35
SC	11.00	19.00	15.29
SD	13.25	20.00	16.52
TN - Nashville	8.50	19.25	15.54
TN - Rest of State	9.00	20.00	15.71
TX - Austin	10.50	18.00	15.45
TX - Dallas	12.95	23.50	16.54
TX - Houston	11.00	20.00	16.19
TX - Rest of State	10.75	18.00	14.18
TX - San Antonio	12.00	32.50	16.78
UT	15.00	17.95	16.23
VA - Richmond	15.00	16.50	15.69
VA - Rest of State	12.50	18.00	15.73
VT	11.00	25.00	20.25
WA - Rest of State	12.00	24.00	18.69
WA - Seattle	16.75	22.30	20.13
WI	15.00	20.96	17.73
WV	11.75	20.00	14.30
WY	17.00	17.00	17.00
National	\$5.50	\$32.50	\$17.46

LIST OF REGIONS

Regional Definitions with Average Daily Rates
for Nursing Home Private Rooms
and Monthly Rates for Assisted Living Facility Private Rooms 26-29

Map of Regions with Nursing Home
Private Daily Room Rate Comparison 30

Map of Regions with Assisted Living Facilities
Private Monthly Room Rate Comparison 31

REGIONAL DEFINITIONS

State or Region	Counties	Territory ID	Nursing Home Private Room Average Daily Rate	Assisted Living Facility Private Room Average Monthly Rate
AK	All counties	87	\$539.00	\$3,632.59
AL	All counties	41	147.80	2,265.31
AR	All counties	48	127.57	1,757.64
AZ - Phoenix	Maricopa, Pinal	70	192.67	2,511.36
AZ - Rest-of-State	All remaining counties	71	195.82	2,749.69
CA - Los Angeles	Los Angeles	78	219.39	2,973.64
CA - Oakland	Alameda, Contra Costa	84	229.00	2,890.29
CA - Rest-of-State	All remaining counties	77	209.70	2,764.97
CA - Sacramento	El Dorado, Yolo, Placer, Sacramento	81	229.87	2,729.74
CA - Santa Ana	Orange	76	258.41	2,905.45
CA - San Diego	San Diego	74	224.68	2,488.22
CA - San Francisco	Marin, San Mateo, San Francisco	86	301.70	3,399.58
CA - San Jose	Santa Clara, San Benito	82	252.64	3,121.91
CO - Denver	Jefferson, Park, Clear Creek, Adams, Gilpin, Douglas, Denver, Elbert, Broomfield, Arapahoe	65	204.29	3,090.34
CO - Rest-of-State	All remaining counties	64	204.08	2,247.98
CT - Bridgeport	Fairfield	9	325.04	4,188.50
CT - Rest-of-State	All remaining counties	8	330.08	3,517.37
DC - Bethesda	Frederick, Montgomery	18	238.20	2,947.50
DC - Washington	Charles County, Prince Georges and Calvert County in MD; All remaining counties in DC; Manassas City, Warren, Stafford, Spotsylvania, Fairfax, Manassas Park City, Fairfax City, Prince William, Clarke, Fredricksburg City, Falls Church City, Loudoun, Fauquier, Alexandria City Counties in VA.	19	214.40	2,933.50
DE	All remaining counties	14	206.00	2,336.75
FL - Jacksonville	Baker, Clay, St Johns, Nassau, Duval	30	190.15	2,689.48
FL - Miami	Miami-Dade, Broward, Palm Beach	25	235.92	2,776.14
FL - Orlando	Osceola, Seminole, Orange, Lake	29	201.13	2,661.06
FL - Rest-of-State	All remaining counties	27	190.66	2,399.05
FL - Tampa	Hillsborough, Pasco, Hernando, Pinellas	31	212.42	2,414.62
GA - Atlanta	Haralson, Newton, Walton, Lamar, Fulton, Barrow, Pickens, DeKalb, Bartow, Gwinnett, Butts, Coweta, Paulding, Cherokee, Jasper, Clayton, Meriwether, Cobb, Douglas, Spalding, Forsyth, Carroll, Henry, Dawson, Rockdale, Pike, Fayette, and Heard	35	151.65	2,359.56
GA - Rest-of-State	All remaining counties	33	137.34	1,977.89

REGIONAL DEFINITIONS

State or Region	Counties	Territory ID	Nursing Home Private Room Average Daily Rate	Assisted Living Facility Private Room Average Monthly Rate
HI	All counties	88	\$295.53	\$2,263.71
IA	All counties	51	138.68	2,226.20
ID	All counties	72	184.72	2,271.88
IL - Chicago	Will, McHenry, DuPage, Cook, Kane, Kendall, Grundy, DeKalb, Lake	42	179.44	3,492.29
IL - Rest-of-State	All remaining counties	43	138.27	2,696.29
IN - Indianapolis	Brown, Shelby, Hendricks, Marion, Johnson, Hamilton, Hancock, Morgan, Boone, Putnam	40	173.38	2,633.87
IN - Rest-of-State	All remaining counties	37	180.47	2,444.93
KS	All counties (excluding portions of state within MO-Kansas City region)	57	124.93	2,612.30
KY	All counties	38	179.70	2,697.12
LA	All counties	47	119.93	2,257.08
MA - Boston	Essex, Norfolk, Suffolk, Middlesex, Plymouth	2	302.15	4,753.47
MA - Rest-of-State	All remaining counties	7	271.74	3,791.21
MD - Baltimore	Harford, Anne Arundel, Queen Annes, Baltimore, Howard, Carroll	17	200.11	2,318.23
MD - Rest-of-State	All remaining counties	15	199.26	2,502.23
ME	All counties	1	226.08	3,373.96
MI - Detroit	Livingston, Lapeer, Oakland, St Clair, Wayne, Macomb	34	196.32	2,354.87
MI - Rest-of-State	All remaining counties	36	202.48	2,005.54
MN - Minneapolis	Washington, Carver, Ramsey, Isanti, Hennepin, Scott, Wright, Anoka, Sherburne, Dakota, Chisago	52	205.80	3,015.33
MN - Rest-of-State	All remaining counties	50	148.67	2,832.80
MO - Kansas City	Wyandotte, Miami, Johnson, Franklin, Leavenworth, Linn Counties in KS; Bates, Cass, Lafayette, Clinton, Jackson, Ray, Clay, Platte, and Caldwell Counties in MO	53	146.89	2,185.00
MO - Rest-of-State	All remaining counties	49	123.30	2,049.79
MO - St. Louis	St Charles, Crawford, Washington, Warren, Lincoln, Jefferson, St Louis, Franklin	46	145.23	2,897.77
MS	All counties	44	161.59	1,956.79
MT	All counties	68	167.57	2,457.76
NC - Charlotte	Anson, Cabarrus, Mecklenburg, Gaston, Union	26	166.80	2,936.27
NC - Rest-of-State	All remaining counties	23	167.72	2,505.79
ND	All counties	63	143.26	1,608.64
NE	All counties	60	146.08	2,410.88

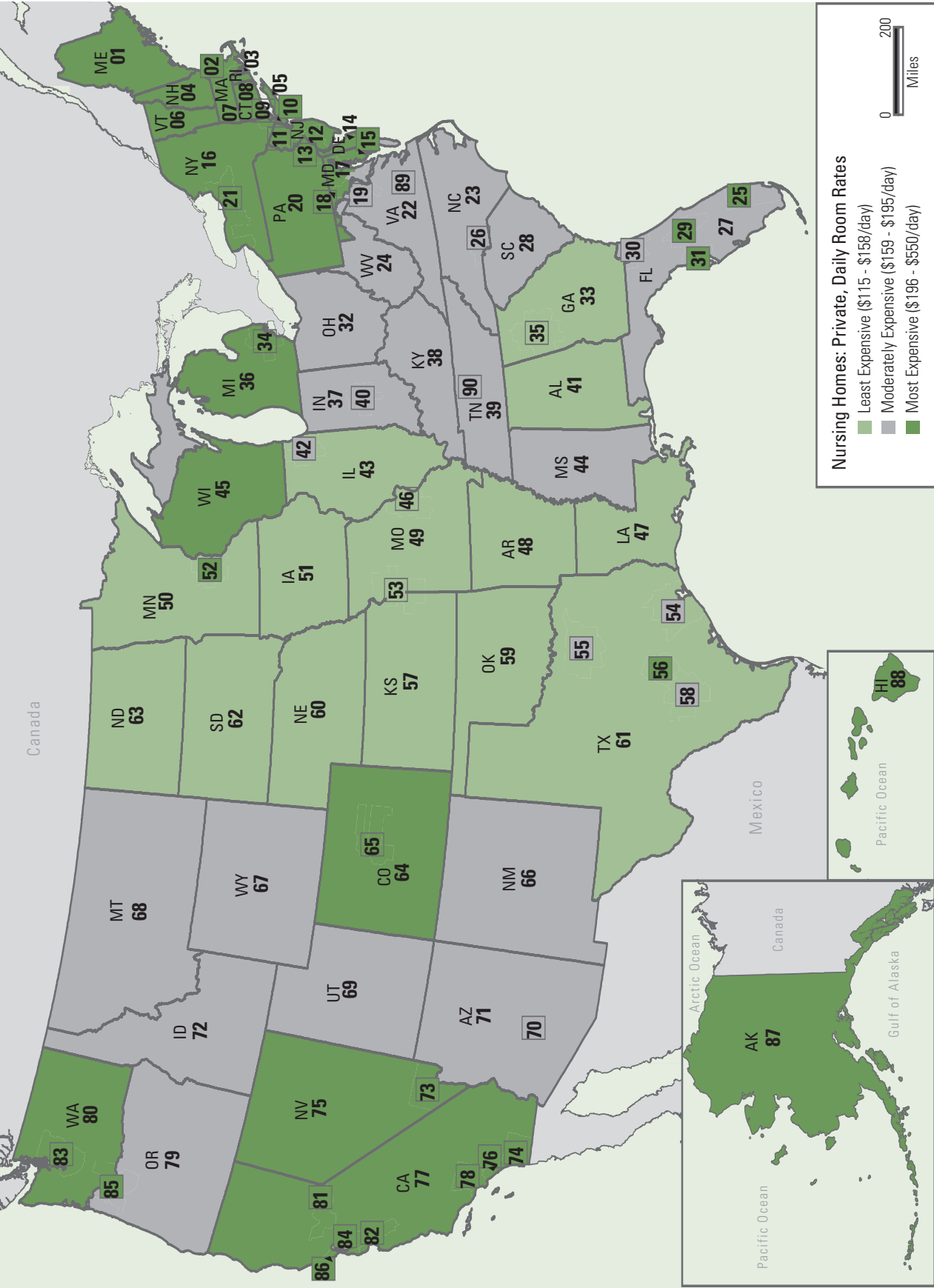
REGIONAL DEFINITIONS

State or Region	Counties	Territory ID	Nursing Home Private Room Average Daily Rate	Assisted Living Facility Private Room Average Monthly Rate
NH	All counties	4	\$274.04	\$3,270.42
NJ - New York	Bergen, Union, Hunterdon, Monmouth, Somerset, Morris, Sussex, Middlesex, Passaic, Hudson, Ocean, Essex	11	268.98	4,703.67
NJ - Rest-of-State	All remaining counties	12	242.82	4,733.43
NM	All counties	66	176.51	2,560.45
NV - Las Vegas	Clark	73	205.29	2,262.92
NV - Rest-of-State	All remaining counties	75	211.07	2,330.00
NYC	New York	10	372.20	3,828.70
NY - Buffalo- Rochester -Syracuse	Oswego, Niagara, Onondaga, Orleans, Monroe, Erie, Wayne, Livingston, Ontario, Madison	21	286.28	2,967.31
NY - Newark - Edison (Not NYC)	Kings, Westchester, Rockland, Putnam, Queens, Bronx, Richmond, Nassau, Suffolk	5	314.43	3,183.70
NY - Rest-of-State	All remaining counties	16	240.49	2,502.43
OH	All counties	32	183.72	2,478.15
OK	All counties	59	131.88	2,182.36
OR - Portland	Columbia, Washington, Multnomah, Clackamas, Yamhill Counties in OR; Clark, Skamania Counties in WA	85	207.67	2,686.92
OR - Rest-of-State	All remaining counties	79	194.17	2,733.41
PA - Philadelphia	New Castle County in DE; Cecil County in MD; Gloucester, Salem, Burlington, Camden Counties in NJ; Philadelphia, Delaware, Bucks, Montgomery, Chester Counties in PA	13	251.93	3,133.12
PA - Rest-of-State	All remaining counties	20	212.73	2,205.29
RI	All counties	3	240.64	2,815.30
SC	All counties	28	159.78	2,973.16
SD	All counties	62	147.05	2,178.57
TN - Nashville	Robertson, Sumner, Cheatham, Davidson, Wilson, Dickson, Williamson, Rutherford	90	160.33	2,180.40
TN - Rest-of-State	All remaining counties	39	162.40	2,284.12
TX - Austin	Bastrop, Caldwell, Williamson, Hays, Travis	56	196.55	3,151.50 2,825.65
TX - Dallas	Ellis, Tarrant, Wise, Delta, Kaufman, Collin, Dallas, Rockwall, Johnson, Parker, Hunt, Denton	55	150.75	2,655.17
TX - Houston	Liberty, Austin, San Jacinto, Montgomery, Chambers, Waller, Brazoria, Harris, Galveston, Fort Bend	54	177.20	2,201.81

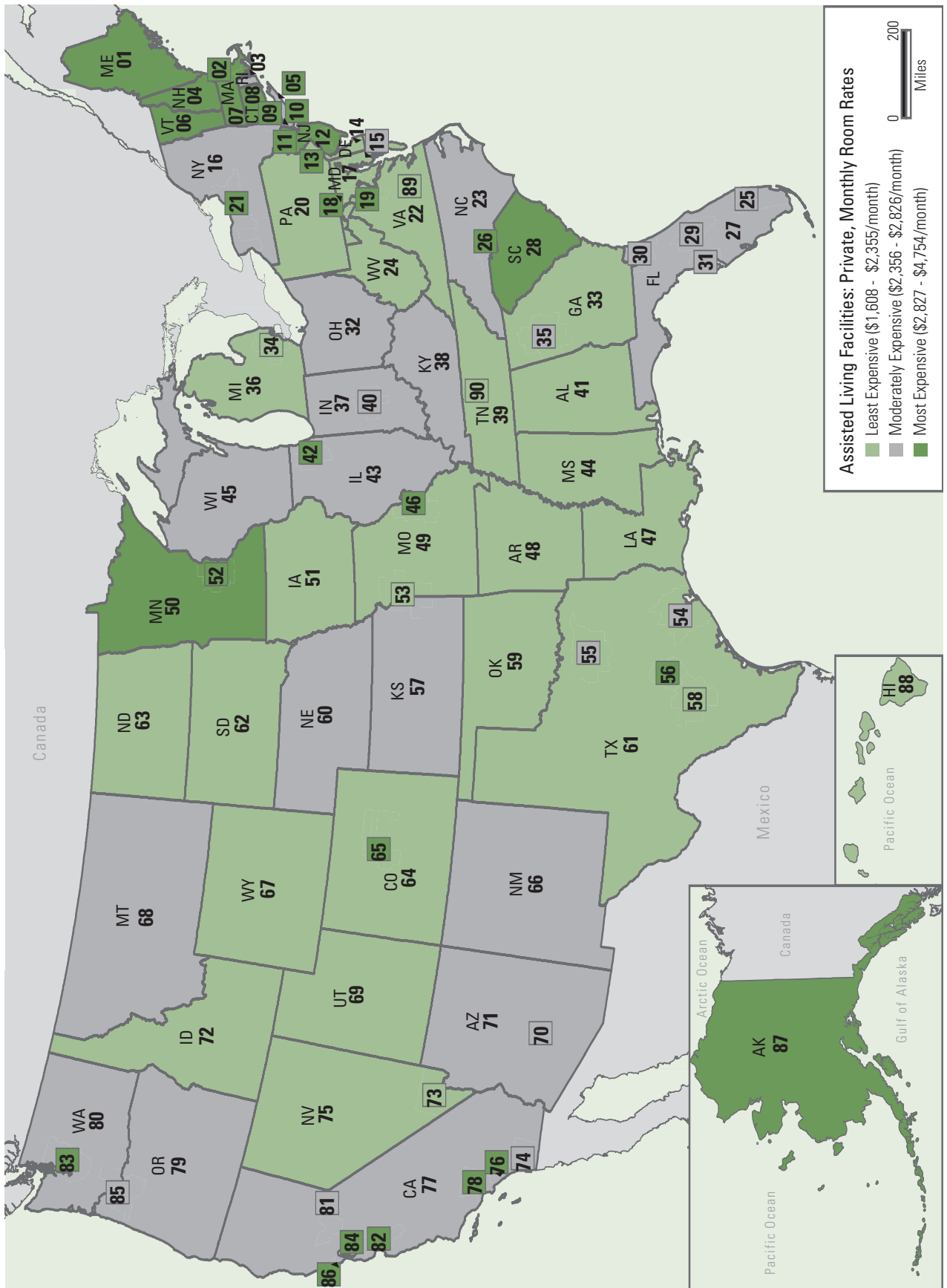
REGIONAL DEFINITIONS

State or Region	Counties	Territory ID	Nursing Home Private Room Average Daily Rate	Assisted Living Facility Private Room Average Monthly Rate
TX - Rest-of-State	All remaining counties	61	\$132.73	\$2,276.67
TX - San Antonio	Wilson, Atascosa, Bandera, Bexar, Medina, Comal, Kendall, Guadalupe	58	177.02	2,151.96
UT	All counties	69	166.90	2,321.38
VA - Richmond	Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex, Colonial Heights, Hopewell, Petersburg, Richmond	89	181.34	2,089.58
VA - Rest-of-State	All remaining counties	22	167.60	2,978.00
VT	All counties	6	234.79	2,759.79
WA - Rest-of-State	All remaining counties	80	206.88	3,232.68
WA - Seattle	Snohomish, Pierce, King	83	243.42	2,636.83
WI	All counties	45	204.24	2,185.71
WV	All counties	24	191.92	2,351.87
WY	All counties	67	163.87	2,714.38

MAP OF REGIONS WITH NURSING HOME PRIVATE DAILY ROOM RATE COMPARISON



MAP OF REGIONS WITH ASSISTED LIVING FACILITIES PRIVATE MONTHLY ROOM RATE COMPARISON



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